

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-22102-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael McCoy	Kimberlee McCoy
aka Michael Augustine McCoy, aka	aka Kimberlee L McCoy
Michael A McCoy	2821 S Shore Drive
2821 S Shore Drive	Williamstown, NJ 08094
Williamstown, NJ 08094	

Social Security No.:

xxx-xx-6504

xxx-xx-4659

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 8/6/25
Time: 09:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: July 1, 2025
JAN: kvr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Michael McCoy
Kimberlee McCoy
Debtors

Case No. 24-22102-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 02, 2025

User: admin
Form ID: 132

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael McCoy, Kimberlee McCoy, 2821 S Shore Drive, Williamstown, NJ 08094-4145
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 340514, Tampa, FL 33694-0514
520479052	Ascend loan, 625 East Highway 20, Suite U, Upper Lake, CA 95485
520479063	+ IRS, Attorney General of US, US DOJ, 950 Pennsylvania Avenue, NW, Washington, DC 20503-0001
520479064	IRS, 1719 NJ-10, Parsippany, NJ 07054
520479072	+ Roger C. Mattson, attorney, 26 Newton Avenue, Woodbury, NJ 08096-4610

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecf@powerskirn.com	Jul 02 2025 21:03:00	William M.E. Powers, III, Powers Kirm, LLC, 308 Harper Drive, Suite 210, Moorestown, NJ 08057-3245
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 02 2025 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 02 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520482526	+ Email/Text: bankruptcy@acacceptance.com	Jul 02 2025 21:04:00	American Credit Acceptance, 961 East Main Street, Spartanburg SC 29302-2149
520479075	Email/Text: fwdbctl@spotloan.com	Jul 02 2025 21:03:21	Spotloan, PO Box 720, Belcourt, ND 58316
520479053	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 02 2025 21:03:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
520556737	Email/Text: mtgbk@shellpointmtg.com	Jul 02 2025 21:03:00	Bank of America, N.A., c/o NewRez LLC d/b/a, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
520479054	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 02 2025 21:13:33	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
520484324	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2025 21:13:19	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520510713	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2025 21:14:26	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520479056	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 02 2025 21:03:00	Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
520479057	+ Email/PDF: creditonebknnotifications@resurgent.com	Jul 02 2025 21:14:20	Credit One, 6801 S Cinarron Rd, Las Vegas, NV 89113-2273

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520507117	Email/Text: mrdiscen@discover.com	Jul 02 2025 21:03:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520479058	+ Email/Text: mrdiscen@discover.com	Jul 02 2025 21:03:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520479061	Email/Text: disputes@soaren-management.com	Jul 02 2025 21:03:00	Fine Day Funds, PO Box 457, Keshena, WI 54135
520479059	Email/Text: bankruptcycourts@equifax.com	Jul 02 2025 21:03:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
520479060	^ MEBN	Jul 02 2025 20:57:37	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
520479062	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 02 2025 21:03:00	IRS, PO Box 7317, Philadelphia, PA 19101-7317
520479065	+ Email/Text: usanj.njbankr@usdoj.gov	Jul 02 2025 21:04:00	IRS in c/o US Attorney, Peter Rodino Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2534
520479077	Email/Text: treasurer@timberlakes.org	Jul 02 2025 21:03:00	Timber Lakes Community Association, PO Box 135, Williamstown, NJ 08094
520548552	Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2025 21:12:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520479066	+ Email/Text: ZenResolve@ebn.phinsolutions.com	Jul 02 2025 21:03:00	Little lake lending, 2770 Mission Rancheria Rd #393, Lakeport, CA 95453-9612
520479067	+ Email/Text: mercedes@mintofinancial.com	Jul 02 2025 21:03:00	Minto Money, PO Box 58112, Minto, AK 99758-0112
520479068	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 02 2025 21:04:00	NelNet, PO Box 82561, Lincoln, NE 68501-2561
520479069	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 02 2025 21:03:00	New Jersey Division of Taxation, Bankruptcy Unit, 50 Baracks St, 9th Floor, Trenton, NJ 08695-0001
520482514	Email/Text: mtgbk@shellpointmtg.com	Jul 02 2025 21:03:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826,, Greenville, South Carolina 29603-0826
520479070	+ Email/Text: ecf@powerskirn.com	Jul 02 2025 21:03:00	Powers, Kirn, LLC, 308 Harper Drive, Suite 210, PO Box 848, Moorestown, NJ 08057-0848
520479071	^ MEBN	Jul 02 2025 20:58:34	Ragan & Ragan, PC, 3100 Route 138 West, Brinley Plaza, Building One, Belmar, NJ 07719-9020
520560109	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 02 2025 21:03:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
520479073	^ MEBN	Jul 02 2025 20:57:16	Santander Consumer USA, 3000 Kellyway Drive, Suite 120, Carrollton, TX 75006-3356
520479074	+ Email/Text: mtgbk@shellpointmtg.com	Jul 02 2025 21:03:00	Shellpoint, 75 Beattie Pl #300, Greenville, SC 29601-2138
520479076	+ Email/Text: bncmail@w-legal.com	Jul 02 2025 21:03:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
520479078	^ MEBN	Jul 02 2025 20:57:32	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022
520490551	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 02 2025 21:04:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S. 13TH STREET, LINCOLN NE 68508-1904
520499450	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 02 2025 21:12:25	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520479079	Email/Text: dispute@velocityrecoveries.com	Jul 02 2025 21:03:00	Velocity Investments, 1800 Rt. 34 N, Suite 305, Belmar, NJ 07719

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TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520479055	*+	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
520484325	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew M. Carroll	on behalf of Joint Debtor Kimberlee McCoy AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Andrew M. Carroll	on behalf of Debtor Michael McCoy AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Brian C. Nicholas	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. brian+ecf@briannicholas.com, bkgroup@kmlawgroup.com
Danielle Boyle-Ebersole	on behalf of Creditor AMERICAN CREDIT ACCEPTANCE dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com
Gavin Stewart	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bk@stewartlegalgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

TOTAL: 9